



**USAID**  
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**USAID/Jordan Local Enterprise Support Activity  
(USAID LENS)**

**Associate Award**

**FY16 ANNUAL REPORT**

**October 1, 2015 - September 30, 2016**

**December 2016**

This publication was produced for review by the United States Agency for International Development. It was prepared by FHI 360.

# **USAID/Jordan Local Enterprise Support Activity (USAID LENS)**

## **FY16 ANNUAL REPORT**

**OCTOBER 1, 2015 – SEPTEMBER 30, 2016**

COOPERATIVE AGREEMENT AID-278-LA-14-00001

SUBMITTED DECEMBER 31, 2016

### **DISCLAIMER**

This quarterly progress report is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of FHI 360 and do not necessarily reflect the views of USAID or the United States Government.

## Acronyms

ADA	Aqaba Diving Association
AETR	European Agreement concerning the work of vehicles engaged in international road transport
AMEP	Activity M&E Plan
AOR	Agreement Officer Representative
A2F	Access to Finance
BDS	Business Development Services
BEE	Business Enabling Environment
BEST	Building Economic Sustainability through Tourism
BSP	Business Service Provider
CBJ	Central Bank of Jordan
CBO	Community-based Organization
CBT	Community-based Tourism
CCD	Companies Control Department
CIPE	Center for International Private Enterprise
COP	Chief of Party
DCOP	Deputy Chief of Party
EIA	Environmental Impact Assessment
EMP	Environmental Mitigation Plan
EU	European Union
FHI 360	Family Health International 360
FI	Financial Institutions
FOG	Fixed Obligation Grants
FY	Fiscal Year
GAM	Greater Amman Municipality
GOJ	Government of Jordan
GDP	Gross Domestic Product
GUMP	Guild for Mechanical Professions
HBB	Home-based business

ICMA	International City/County Management Association
ICT	Information Communication Technologies
IR	Intermediate Result
JBA	Jordan Beekeepers Association
JFDA	Jordan Food and Drug Administration
JFRP II	Jordan Fiscal Reform Program II
JOHUD	Jordanian Hashemite Fund for Human Development
JSTA	Jordan Society of Tourism and Trade Agents
JTD III	Jordan Tourism Development III Program
LDD	Local Development Directorates
LDU	Local Development Units
LED	Local Economic Development
LENS	Jordan Local Enterprise Support Activity
LES	Local Economic Scorecard
LGDP	Local Governance Development Program
M&E	Monitoring and Evaluation
MEDA	Mennonite Economic Development Associates
MFI	Microfinance Institution
MSE	Micro and Small Enterprises
MSME	Micro, Small and Medium-Sized Enterprises
MFW	Microfinance Fund for Women
MIT	Mobile Interactive Technologies Group
MOA	Ministry of Agriculture
MOI	Ministry of Interior
MOMA	Ministry of Municipal Affairs
MOPIC	Ministry of Planning and International Cooperation
NGO	Non-Governmental Organization
PIL	Project Implementation Letter
PPP	Public-Private Partnership
SME	Small and Medium-sized Enterprises

TA	Technical Assistance
TOT	Training of Trainers
TTI	Jordan Innovators Society
USAID	U.S. Agency for International Development
WEE	Women’s Economic Empowerment

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## I. EXECUTIVE SUMMARY

USAID LENS concluded FY16 having significantly advanced key strategic initiatives. These include:

**Strengthening home-based businesses within the food-processing value chain in Jordan.** In 2016, USAID LENS began implementing several technical and grants activities that will support the emergence of home-based businesses (HBBs), primarily operated by women, as competitive and sustainable businesses in the sector. The project submitted a regulatory proposal to the Ministry of Municipal Affairs (MOMA) advocating the extension of an instruction regarding the registration and licensing of home-based businesses, now applied only within Greater Amman Municipality, to other municipalities in Jordan. At the end of FY16, this proposal had been accepted by MOMA, and it is anticipated that it will be published in the November 2016 National Gazette and go into effect in January 2017. This regulatory change will effectively allow the formalization of hundreds of home-based business throughout Jordan, endowing them with legal access to markets. In tandem, the project has awarded five grants and one contract under an RFP to support the market readiness of 300 home-based businesses throughout Jordan through a variety of trainings related to health, hygiene and safety, product development, packaging, marketing and business skills development. In September 2016, LENS also awarded in-kind and FOG grants worth JD175,000 for the Khodarji initiative to address another key gap in HBB market access. These grants were awarded to support the collaboration of a coalition of three Amman-based MSEs in the provision of a transport, logistics and marketing solution through which HBBs throughout Jordan can move their goods to the Amman market and be retailed through an established online grocer, Khodarji.com, under a house brand. The Khodarji initiative will integrate 400 MSE suppliers, including several USAID LENS HBB beneficiaries.

**Creating an enabling environment for MSEs.** This year, the project realized several regulatory and/or policy changes that will support the formalization of home-based businesses, alleviate onerous customs duties on equipment essential to beekeeping and honey production, and assist hundreds of truckers in the land transport sector to become compliant with new international safety standards and regulations. USAID LENS also worked to clarify the complex process of business registration and licensing in order to help MSEs enter the formal sector. This resulted in the production and publication of the business Start-up Guide in collaboration with the Ministry of Industry and Trade and the Companies Control Department. For more information about USAID LENS work on the policy and regulatory environment affecting MSEs, see: *Section III: Overview of Ongoing Technical Activities – Strengthening the Enabling Environment*.

**Strengthening capacity of business service providers to introduce new services for MSEs.** In parallel, USAID LENS has awarded more than a dozen grants to business service providers (BSPs) to expand the range of technical capacities, information and services available to MSEs and to strengthen BSPs' ability to provide such services and information on a sustainable basis. In FY16, these grants supported BSPs to deliver legal advice (Daoud Law Firm), develop a network of professional service providers to deliver affordable quality services to MSEs (METHOD), and provide capacity building training to hundreds of MSEs (BDC, JOMIZ, Jordan Innovators Society). It is anticipated that the implementation of these grants will benefit a total of 2,427 MSEs



throughout Jordan. A grant to CIPE meanwhile is facilitating the institutional strengthening of 12 BSPs to deliver services to micro and small businesses.

**Local Economic Development Plans (LED).** LENS completed local economic development plans for its 9 partner municipalities which were to be showcased at a launch event in November. The project also facilitated the establishment of three public-private partnerships (PPPs) in two partner municipalities. This occurred as a result of the project's support for clarifying the legal and procedural framework of PPP at the municipal level. These have been documented in a manual to be published and circulated in early 2017.

**Developing new products with microfinance institutions (MFIs) and demand side interventions.** USAID LENS expanded its work in the Access to Finance area to provide direct technical assistance to three leading MFIs to design and launch new MFI products based on market assessments. The first of these will be launched in January with Microfund for Women (MFW). In addition, support to MFIs includes two initiatives to increase financial literacy of MSEs applying for loans but integrating loans with training activities. One of these initiatives will be launched in January with National Microfinance Bank (NMB) and the other will result in a formal Learning Academy at MFW in 2017.

## II. KEY RESULTS AND ACHIEVEMENTS

USAID LENS reached 1,964 MSEs through grants, value chain activities, and BSPs who are expected to increase their revenue, create more jobs, and form vertical and horizontal linkages in the next quarters. Fifty-three (53) MSEs reached directly by USAID LENS through grants and technical support have increased their revenue and generated 35 new jobs. New linkages have been formed by 280 MSEs, supporting critical strengthening of the ecosystem for MSEs. USAID LENS investment in the LED planning capacity among partner municipalities has led to new local investments worth JD 302,480 in three geographies.

Please see *Section III: Impact Achieved Against Objectives* below for more information about USAID LENS' progress towards the realization of key targets and results in 2016.

## III. IMPACT ACHIEVED AGAINST OBJECTIVES

In FY16, USAID LENS made significant progress towards key indicators, particularly MSEs reached and the number of training hours. Several training and workshop activities have been implemented that have produced the results shown below. During FY16, a total of 1,964 MSEs were directly reached through trainings and events as well as indirectly through services provided by our BSPs. The person hours in private sector indicator exceeded its intended target to reach 30,603 person hours of training. Also, the project has almost met the life of the project target for firms applying technology by reaching 606 MSEs.

In terms of jobs and revenue, the results to date have primarily been from grants-related activities, particularly the 1:1 MSE grants. However, the Business Service Provider (BSP) grants currently under implementation are expected to contribute to a significant increase in MSEs with increased jobs and revenue in FY17. In the Access to Finance area, several MFI grants under implementation should also start to generate new loans early in 2017, as well as technical assistance initiatives, particularly product development activities.

The quantification of these results will be demonstrated through the monitoring and evaluation of grantees and direct data collection tools by the project. As technical and grants activities move to stronger implementation early in Year 4, the project anticipates the pace towards the achievement of targets to accelerate.

USAID LENS KEY INDICATORS  
October 1, 2015 to September 30, 2016

Indicator	FY16 Q4 (Jul - Sep)	FY16 (Oct 2015 – Sep 2016)		Life-of-Project to Date (Oct 2014 – Sep 2016)		Estimated Results in FY 2017
	Actuals	Actuals	Target	Actuals	Target	
<b>1.2.2.2 Number of MSEs reached with MSE support services</b>	561 MSEs were reached through 70 events including sessions on Beekeeping, Legal Awareness and start up guide.	1,964	3,500	2,070	4000	<ul style="list-style-type: none"> <li>6,322 MSEs will be reached from 25 BSPs who received a grant.</li> <li>2500 MSEs will be reached through value chain activities: <ul style="list-style-type: none"> <li>- Start-up guide (2000)</li> <li>- Enabling Adventure Enterprises (50)</li> <li>- Tourism Circuit Development (10)</li> <li>- Homes to Businesses (H2B) (400)</li> <li>- MSE Tourism Linkages (40)</li> </ul> </li> </ul>
<b>1.1.2 Percentage increase of targeted MSEs with more revenue</b>	10 MSEs increased their revenue as follows: - 4 MSE grantees (Tadeem, ██████████, Studio Safout, ██████████) - 6 HBBs in Zarqa.	53	3,000	56	3,500	<ul style="list-style-type: none"> <li>50 individual grants are in the pipeline and will be generating revenue in the near future.</li> <li>791 MSEs reached through BSPs are expected to generate revenue.</li> </ul>
<b>1.1.3 Number of new jobs created in targeted MSEs in targeted localities</b>	2 Employees were hired by the MSE grantee ██████████ on March 2016.	35	750	54	1,000	<ul style="list-style-type: none"> <li>100 jobs are expected to be created through individual grants.</li> <li>638 jobs will be created through BSPs.</li> <li>Around 15 jobs will be created through NMB, Tamweelcom and MFW.</li> </ul>
<b>1.1.4 Person hours of training completed in private sector productive capacity supported by</b>	7,930 Person hours were achieved through several events, mainly:	30,603	6,250	31,100	NA <sup>2</sup>	This indicator will be changed to capture Number of participants in trainings.

<sup>2</sup> This indicator will be dropped starting FY17


<b>USG assistance<sup>1</sup></b>	Beekeeping trainings, Mechanics Tachographs, Legal awareness sessions and start up guide presentations.					
<b>I.1.5 Percentage of targeted BSPs with increased sales</b>	1 NMB MFI increased its sales as of LENS assistance.	1	20	1	25	<ul style="list-style-type: none"> <li>28 BSPs who received grants are expected to increase sales.</li> </ul>
<b>I.1.6 Percentage of targeted BSPs with more clients</b>	1 NMB MFI increased its clients as of LENS assistance.	4	20	4	25	<ul style="list-style-type: none"> <li>29 BSPs who received grants are expected to increase clients.</li> </ul>
<b>I.1.7 Number of laws, policies, strategies, plans, agreements, or regulations in development stages of analysis, drafting and consultation, legislative review, approval or implementation</b>	2 laws analyzed 2 laws drafted 1 regulation drafted 1 law presented 1 regulation presented 1 law approved 1 regulation approved 1 policy approved <sup>3</sup>	3 analyzed 5 drafted 4 presented 3 approved	1 passed	4 analyzed 6 drafted 4 presented 3 passed	1 passed	<ul style="list-style-type: none"> <li>The work will continue on the following polices until three are passed for implementation: <ul style="list-style-type: none"> <li>- Formalizing Home Based Businesses.</li> <li>- Land Freight Companies Registration.</li> <li>- Institutionalizing LDUs.</li> <li>- Improving the MUNI Budgeting Process.</li> <li>- Mobilizing MUNI assets for Advertising.</li> </ul> </li> </ul>
<b>I.1.8 Percentage of MSEs assisted that increased vertical linkages (e.g. outsourcing relationships, partnerships, mentoring) and horizontal linkages (e.g. joint procurement of inputs, use of BDS)</b>	2 new grantees formed vertical linkages with new suppliers.	280	1,000	280	1,100	<ul style="list-style-type: none"> <li>50 grantees will form new linkages with suppliers.</li> <li>1,545 new linkages will be formed among MSEs who receives services from BSP grantees.</li> </ul>
<b>I.1.9 Number of firms that have applied</b>	41 Organizations	606	200	628	350	This indicator will be dropped.

<sup>1</sup> Numbers reported here for this indicator might differ from Devresults as we are working on fixing discrepancies.

<sup>3</sup> Details of all the policies and their names are available on KMS

<b>improved technologies as a result of USG assistance</b>	received training manuals through the Mechanics Tachograph training					
<b>1.1.2.1 Number of MSMEs that successfully accessed credit or private equity as a result of USG assistance</b>	0	0	2750	0	3,000	<ul style="list-style-type: none"> <li>• 4,390 through the following: <ul style="list-style-type: none"> <li>- NMB SME Dept</li> <li>- NMB Mobile App</li> <li>- Tamweelcom Kiosks</li> <li>- Tamweelcom Bus</li> <li>- MSE Finance Fairs</li> <li>- MFW Youth Product</li> <li>- Ibda Youth Curricula</li> </ul> </li> </ul>
<b>1.1.2.2 Number of new products in MFI sector resulting from USG assistance (including new services by Tanmeyah to the sector)</b>	1 The NMB SME Department	1	2	1	4	<ul style="list-style-type: none"> <li>• 5 Estimated for FY 17 Introduction: <ul style="list-style-type: none"> <li>- NMB SME Dept</li> <li>- NMB Mobile App</li> <li>- AMC e-Fawateer</li> <li>- MFW Youth Product</li> <li>- Ibda Youth Curricula</li> </ul> </li> </ul>
<b>1.1.2.3 Number of women businesses financed</b>	1 Barakah Grantee_Phase 2	14	275	23	300	<ul style="list-style-type: none"> <li>• 754 women businesses to be financed</li> </ul>
<b>1.1.2.4 Volume of loans disbursed with USG assistance</b>	0	0	\$3.08 mn	0	\$3.36 mn	<ul style="list-style-type: none"> <li>• \$3 mn loans are expected to be disbursed through the new loans noted above.</li> </ul>
<b>1.1.3.3 Number of municipal regulations and administrative procedures that have been simplified as a result of USG assistance</b>	0	0	6,250	1 <sup>4</sup>	2	<ul style="list-style-type: none"> <li>• Work will be done through the LDU institutional strengthening package with the 9 municipalities.</li> </ul>
<b>1.1.3.1 Monetary value of new investment, revenue and savings in local economy</b>	28,0480 JDs	30,2480 JDs	NA	30,2480 JDs	NA	

<sup>4</sup> Work was done on Home based business policies on the national level that are expected to result in simplified administrative procedures

<b>1.1.3.4 Person hours of training completed in business enabling environment supported by USG assistance</b>	0	10,572	450	11,695	9,820	
<b>1.2.2.1 Number of new formalized businesses among project beneficiaries</b>	0	27	450	38	500	<ul style="list-style-type: none"> <li>174 MSEs are expected to be formalized through BSP grantees.</li> </ul>
<b>1.2.4.3 Number of targeted LDUs have increased capacity to implement LED activities in targeted localities</b>	9	9	6	9	9	
<b>1.2.4.4 Number of community grants issued that meet growth needs</b>	3 - Kinana Cooperative  - Pioneer Women	9	15	10	25	
<b>4.2.a Number of laws, policies, or procedures drafted, proposed or adopted to promote gender equality at the regional, national or local level</b>	0	1	0	1	0	
<b>4.3.a Number of women and girls benefitting from new or improved USG-supported social services targeted at women and girls</b>	128 women were reached through several events targeting women and girls including marketing trainings, financial tools	227	350	227	350	<ul style="list-style-type: none"> <li>165 women will be reached through MFI grants.</li> <li>Around 1000 women will receive services through BSP grantees.</li> </ul>

	trainings, gender awareness and social media.					
<b>4.3.b Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment)</b>	106 females were assisted through beekeeping trainings, legal awareness workshops, principals of project management and financial management trainings.	129	275	129	275	<ul style="list-style-type: none"> <li>• 380 women will be reached through MFI grants.</li> </ul>

## IV. GRANTS AND NON-GRANTS SOLICITATION AND PROCUREMENT UPDATE

USAID LENS provided direct support to 29 MSEs in FY16 under its MSE Growth and Development APS to MSEs working in selected governorates and predominantly in selected sectors. For more information about the MSE Strengthening grants awarded in FY16, see *Section XI. Annex I: MSE Growth & Development Grants Executed in FY16*.

LENS also launched several strategically important grants in FY16 that will support a total of 17 BSPs. These grants reflect USAID LENS efforts to strengthen the MSE ecosystem through better service provision as less than 6% of MSEs in Jordan have ties to supportive institutional entities. These grants are in addition to the grants and contracts awarded to various BSPs to support home-based businesses, and include the following:

- **CIPE (JD 1,331,464).** The CIPE grant supports business service provider sustainability. In FY16, CIPE worked with 11 BSPs to assess capacity and needs with regards to association sustainability; governance and leadership; strategic planning; association management and finances; internal and external communication; membership growth and retention; member benefits, programs and services; issue advocacy; excellence standards; organizational capacity assessments and member needs assessments.
- **Daoud Law Firm (JD 112,839).** The Daoud grant is building legal awareness among MSEs in six governorates to help protect them against potential legal risks and support their growth through better knowledge of their legal rights.
- **JOMIZ (JD 59,542).** JOMIZ is implementing a coaching program for 60 women-owned and/or women-run MSEs located in 3 of the LENS target governorates in Amman (outside of GAM), Irbid and Zarqa. The program targets the development of e-marketing and e-commerce to support MSEs' ability to use online marketing channels, brand understanding, ability to build a brand, and create and manage online advertising. This program, eShraaq, was implemented by JOMIZ through a six-month grant awarded in July 2016. The JOMIZ initiative also includes the creation of online portals on JOMIZ's website "EdownTown" to enable participating MSEs to sell their products online and better reach their customers.
- **METHOD Technologies (JD 175,019).** This grant will support the establishment of METHODExpress, a platform that will enable METHOD to develop and utilize a network of professionals to deliver quality services to a range of MSE clients. 365 MSEs will receive business support services, and 123 MSEs will receive capacity-building trainings to build their capacity and to access opportunities to sell/export their services to new clients through METHODExpress.
- **Jordan Innovators Society (Trip to Innovation) (JD 80,666).** The grant aims to support TTI in implementing their proposed project "She Innovate" which will provide business support services for 300 formal and informal women-owned MSEs in Irbid, and help them sustain, scale-up and formalize their businesses while also supporting them to integrate ICT.
- **Jordan Society of Tourism and Travel Agents (JD114,592).** This grant will develop JSTA's capacity to enhance its ability to implement trainings that will support the development of its members, especially in the areas of Irbid and Zarqa, where all agents are MSEs employing from 5-7 people. This activity is expected to serve more than 73 agencies and 150 direct employees in these areas. It is also expected to facilitate new cooperation and partnership with local stakeholders and offer new products to local customers.



- **Experience Baraka for Sustainable Tourism Development – Phase II (JD 83,106.65).** Phase I of this initiative successfully closed in May 2016. Phase II will support the development of community owned, managed and run tourism products that are clustered together to create a wholesome tourism experience. Baraka plans to support the development of 6 tourism businesses (including HBBs) that will sell 10 tourism products and create 13 direct jobs in addition to supporting several indirect jobs and increasing the revenue of local businesses by sourcing in the governorate of Irbid. This grant is expected to work with 6 MSEs.
- **Kinannah Cooperative Association for Women (JD 38,250).** The association will establish a spice-grinding business, in addition to their other ongoing activities, which mainly focuses on agriculture. The grant will support the start-up and training of 15 women-owned MSEs to start a business in grinding spices, with the association handling the packaging and distribution of the products. This grant is expected to support to 15 women-owned business and create 15 jobs.
- **Ithmar Supply Company (JD 54,350).** The grant will seek to generate increased income for artisanal food processing MSEs and create sustainable employment through the development and implementation of a demand-driven productive partnership with a lead private sector firm, ITHMAR Supply Co. This grant will help foster productive partnerships and facilitate collaborative arrangements between five distinctive small-scale food producers and Ithmar, with the objective of improving productivity and marketing in selected sectors. In addition, 100 MSEs will receive capacity-building trainings in both production and business.
- **Business Development Center (BDC) (JD 102,780).** BDC proposed the “Enterprise Grow” initiative as an innovative response to USAID LENS’ need to build services in enterprise growth that transform MSEs’ capacities to be competitive and productive in their local economies, in the target governorates of Irbid, Zarqa, Karak and outer Amman.

## V. OVERVIEW OF ON-GOING TECHNICAL ACTIVITIES

### MSE Strengthening

#### i) Food processing

**Home-based businesses:** In 2016, USAID LENS began implementing several technical and grants activities that will support the emergence of home-based businesses, primarily operated by women, as competitive and sustainable businesses in the sector. The project has awarded five grants and one contract under an RFP to support the market readiness of 300 home-based businesses throughout Jordan through a variety of trainings related to health, hygiene and safety, product development, packaging, marketing and business skills development. These include grants to the Jordan Hashemite Fund for Human Development (JD 55,580) and Environmental Laboratory for Microbiological and Chemical Analysis (JD 32,980) to provide training in a variety of skills related to home-based commercial food production, including product development, financial management, marketing, and safety and hygiene. In September 2016, LENS also awarded in-kind and FOG grants worth JD 175,000 to close another key gap in HBB market access. These grants were awarded to support the collaboration of a coalition of three Amman-based MSEs in the provision of a transport, logistics and marketing solution through which HBBs throughout Jordan can move their goods to the Amman market and be retailed through an established online grocer, Khodarji.com, under a house brand. The Khodarji initiative will integrate 400 MSE suppliers, including several USAID LENS HBB beneficiaries.

In tandem, the project submitted a regulatory proposal to the Ministry of Municipal Affairs (MOMA) advocating the extension of an instruction regarding the registration and licensing of home-based businesses, now applied only within Greater Amman Municipality, to other municipalities in Jordan. At the end of FY16, this proposal had been accepted by MOMA, and it is anticipated that it will be published in the November 2016 National Gazette and go into effect on January 2017. This regulatory change will effectively allow the formalization of hundreds of home-based business throughout Jordan, endowing them with legal access to markets.

**Beekeeping and honey production:** USAID LENS began implementing a multi-pronged strategy to upgrade the quality and quantity of honey produced by the country's apiarists, the majority of whom operate at under less than 50% honey production capacity, primarily due to poor apiary management skills and lack of adequate training.

To begin countering this, the project procured the services of a specialist consultant to design a training program for beekeepers nationwide. This included the production of a hive-management best practices manual and four hive-management tools for apiarists in Jordan. A training-of-trainers program trained 13 trainers in the methodology and techniques specified in the manual, and by the end of the year, 600 beekeepers had been trained as well. With the introduction of the honey production season in March-April 2017, the project will begin assessing the change in revenue among beekeepers as a result of more efficient hive management.

USAID LENS continued to strengthen the capacity of institutions in the sector through its work with the Jordan Beekeepers Association (JBA), which was awarded a grant in 2015 to revitalize the association's role as a major service provider for beekeepers. The grant is aiding the JBA to develop quality testing and marketing services and focus on improving the packaging/labelling of honey. Grant activities include: ensuring propagation of best practice honey production and productivity, creating platforms for knowledge sharing, facilitating trainings, developing marketing techniques, and participating in trade fairs.

In parallel, the USAID LENS supported sector stakeholders in realizing policy and regulatory changes that will facilitate the sector's growth and sustainability. The project worked to achieve the exemption of custom tariffs and sales tax on the bulk of miscellaneous beekeeping tools and equipment, following a recommendation to relevant authorities. This recommendation was one of three introduced to decision-makers to facilitate the sector. The other two are: a recommendation on protecting bees from toxic pesticide and the adoption of bee forage best practices at different institutional and organizational levels. These changes are anticipated to be made official in early 2017.

## **ii) Tourism**

**Adventure tourism:** In 2016, USAID LENS began supporting Jordanian businesses in the diving industry through the Aqaba Diving Association (ADA) to earn more stable and sustainable sources of revenue by attracting more local customers. This support helped increase tourism revenues for Aqaba as a whole as hundreds of local businesses such as hotels, shops and restaurants also benefited. Based on an industry sizing analysis, for every Jordanian dinar spent on scuba diving activities, JD 27 (approx. \$40) is generated for other businesses in the local economy. Induced revenues currently generated by the diving industry indirectly account for the employment of up to 1,000 people a year in Aqaba, and the larger the industry grows, the more potential it has to create additional jobs for Jordanians. A key activity in support of the industry was the Jordan Dive Show, held in April 2016. This event, the first local diving marketing event

in Jordan, promoted Aqaba's many diving facilities and underwater attractions. The three-day event was held under the patronage of Minister of Tourism, and attracted 1,500 Jordanian nationals and expatriates residing in Jordan. It showcased several aspects of the diving industry, including: the existing businesses dedicated to the activity; international best practices in diving, with the participation of the Professional Association of Diving Instructors (PADI, the world's leading scuba diver training organization); the diversity of marine life as captured by local underwater photographers, with works hosted in a photo gallery; the centrality of marine life conservation and preservation to Aqaba's economy; and a chance for individuals, especially youth, to experiment with scuba through trial dives in a pool.

In November 2016, the Aqaba Diving Association requested USAID LENS grant support to help it increase domestic and regional diving demand through the organization of a second trade show, create a dive brand for Aqaba through the production of a video concerning diving in Aqaba, and hire a manager for the ADA to help ensure the association's continued operational and financial sustainability.

**Homestay network:** A USAID LENS consultant conducted three focus groups with homestay owners/operators in the northern, central and southern regions of Jordan. A total of 53 individuals representing MSEs and BSPs in the homestay/community lodging business attended. A final report from the consultant submitted in July indicated several opportunities to support the homestay industry as a complement to the project's work in adventure tourism, especially hiking. Operators showed high interest in the organization of a nation-wide homestay network for marketing purposes. USAID LENS will explore the potential to develop this network in association with the hiking industry, in particular through the project's development of an association to represent the hiking industry. Moreover, all operators indicated a strong need for the development of national regulatory framework that would allow the licensing and regulation of such businesses, especially for insurance purposes. This finding is likely to be integrated into a project position paper on the adventure tourism industry as a whole, for which few and/or contradictory and/or inapplicable regulations constrict the growth and development of this tourism subsector. As with many other MSEs, homestay operators have modest capacity to run their businesses efficiently and effectively; focus group findings showed that most lack financial management, marketing and other relevant skills. The Year 4 work plan reflects technical activities relevant to these findings as well as others.

### iii) Transport

**Land Transport:** In 2016, USAID LENS continued its partnership with the Land Transport Regulatory Commission (LTRC). A national training of trainers (ToT) program was conducted in four different governorates, qualifying more than 140 trainers, representing 90 driving training centers. Before the end of the year, the project will launch the "National training program for MSEs in land transport sector" to leverage the newly qualified trainers. The program is designed to support truckers' ability to comply with occupational safety and international standards. The program allows a five-month window for truckers to attend the program at no cost. Building on those achievements, the LTRC officially re-enforced its 2014 regulations requiring commercial vehicle drivers to obtain the new certification. This was the first approved of several policies the project is currently working on in the sector. The project also held four training workshops for mechanics on the installation and maintenance of the digital tachograph. The training aimed to familiarize mechanics and electricians with these devices, which the LTRC will soon require to be installed on trucks and buses as per the AETR Agreement. In 2017, USAID LENS will continue its work with the LTRC by moving forward with the implementation of the "National training program for MSEs in land transport sector", with the goal of certifying more than 1,000 MSEs.

**Auto Repair:** In 2016, USAID LENS published an RFP to conduct a market segmentation study for the auto services market in Jordan. The goal of the segmentation study was to divide the large heterogeneous market of auto owners/drivers in Jordan into smaller segments that can be better understood and served more efficiently and effectively by mechanics with an offering that meets the needs of the different segments. In 2017, the project will apply the study's outcomes along with other research to design specific tools to target the different mechanics segments with direct technical support as well as initiatives undertaken in partnership with Guild of Mechanical Professions (GUMP).

## Access to Finance Strengthening

USAID LENS hosted several significant events this year to strengthen the microfinance ecosystem and introduce the sector to digital financial services.

### i) Macro Level

In March 2016, under the patronage of the Central Bank of Jordan, USAID LENS hosted the three-day Digital Financial Services Forum. The event brought together the CBJ Deputy Governor and attendance of USAID mission staff, including Deputy Mission Director Lewis Tatem. The event opened with the participation of more than 80 practitioners, leading DFS experts, regulators, service providers, Telecoms, and Jordanian and regional stakeholders. This first of its kind forum opened the dialogue on how Jordan can harness digital technologies to support the financial inclusion of MSEs and to improve the overall ecosystem and improve access to financial products and services.

In response to the forum's overwhelming call for additional input from the CBJ, in particular from Executive Director of Payments Maha Bahou, USAID LENS organized an [interview](#) with Ms. Bahou, facilitated by Mr. Alaa Abbassi, in June 2016. Questions focused on JoMoPay, e-wallets, e-payments, mobile banking and interoperability.

### ii) Meso Level

In September 2016, USAID LENS in collaboration with Tanmeyah Microfinance Network, conducted a three-day risk management workshop for all Jordanian MFIs. The aim of the workshop was to increase awareness and understanding of operational and credit risk for a total of 23 participants. Post-workshop, three MFIs requested additional risk mitigation coaching.

As USAID LENS continues to enhance the microfinance sector in collaboration with Tanmeyah Microfinance Network, the project will launch a first of its kind Finance Fair in early 2017. The aim of the fair will be to bring together prospective client and non-client MSEs to learn about accessing finance, MFI product offerings and eligibility requirements, and provide an opportunity to engage with MFIs and learn more about how loans can support them in launching and expanding a micro business. The fairs are anticipated to reach between 1,800 and 2,400 potential clients in 6 target governorates (Irbid, Zarqa, Amman, Karak, Tafilah and Aqaba), and be a catalyst in the MFIs acquisition of 600 new MSE clients from among fair participants.

Also to enhance local microfinance network, the project is supporting an information-sharing system for all Jordanian MFIs to be housed within Tanmeyah. The system is needed to enhance both sector-wide reporting capabilities and improve shared database abilities between MFIs to better control risk. In collaboration with the EU, which is supporting the Tanmeyah network, USAID LENS and the EU have

decided to work together to support this new database. Therefore, an RFP was released in November to award the development of the new IT Database.

### iii) **Micro Level**

Seven interventions directly with MFIs were initiated in FY16 and will carry into FY17. This includes both grant-funded initiatives and direct technical assistance.

**Microfund for Women:** USAID LENS is supporting Microfund for Women (MfW) to expand its services to Jordanian MSEs and begin targeting young start-ups through the adaptation of an existing MfW product. This product has been developed in close collaboration with all relevant departments at MfW and is to be launched in January.

Additionally, USAID LENS is supporting the establishment of a Learning Academy that will benefit staff and future clients. The academy will be structured around a range of curricula developed to provide financial literacy training to MSEs, and some loan products will be linked to participation in the training program. In addition, the academy is to provide ongoing capacity building for MfW loan officers, risk and operational teams, and other key departments to better manage risk, implement new products, and support a range of initiatives underway at MfW.

Additionally, an activity is underway to establish a new Risk Management Unit with best practices and tools to better assess risk and integrate risk functions throughout the institution. MfW has already hired six new employees to run the unit. This unit is expected to build MfW's capacity of assessing risk of clients that are typically deemed as credit risks, such as many MSEs or under-served clients.

These initiatives will help to produce several new jobs at MfW and are expected to result in over 1,500 new loans in 2017. Additionally, with the establishment of the unit, it will assist MfW in complying with new regulations in regards to the new Microfinance bylaw bringing MFIs under the supervision of the Central Bank of Jordan.

**National Microfinance Bank (NMB):** The project is supporting the launch of a customized interface for NMB clients to make payments, and receive disbursements via mobile phones. NMB will be able to use mobile money to facilitate new client relationships by expanding ability to recruit customers located outside of its branch network, improve their value proposition, reduce cost of operations, and expand their credit portfolio to MSEs. As phase 2 rolls out in the coming year, NMB opens up to high potential of a new service for unbanked MSE clients to utilize a new financial service.

Additionally, USAID LENS is working with NMB to establish an SME Unit and supply the relevant training necessary to prepare the NMB team for the new tasks associated with the unit. NMB has hired six new employees to support the SME Unit. These two initiatives together are expected to result in close to 1,000 new loans in 2017.

NMB is also introducing a new financial capabilities curriculum targeting youth. The Ibda Youth curriculum is NMB's first non-financial product. USAID LENS trained 9 NMB trainers to provide current and potential new clients with new knowledge and skills for enhanced business, financial and life skills. Close to 300 youth are expected to benefit from this program in 2017, and a complementary financial product is in discussion with NMB.



**Tamweelcom (TW):** USAID LENS will support Tamweelcom to procure a total of 6 bill payment kiosks, with the first one to be piloted in the near future. This will introduce a new technology in the microfinance sector, and Tamweelcom expects to reach approximately 350 new clients through the installation of the kiosks this year.

In parallel, in order to support financial outreach through innovative delivery channels, USAID LENS is supporting Tamweelcom through the procurement of a Mobile Branch Bus, that will provide services to remote clients in rural areas (southern governorates). The bus is currently under development, and it is expected to be in use in early 2017. It is projected to reach approximately 750 new clients, particularly in underserved areas of Jordan.

**Ahli Microfinance Company (AMC):** USAID LENS is also supporting AMC in the establishment of eFawateercom, allowing AMC to process payments and disbursements electronically via the Central Bank of Jordan's eFawateercom electronic payment system under its JoMoPay initiative. The eFawateercom platform allows AMC customers to make and receive payments directly via electronic funds transfer.

## LED Strengthening

### i) Public-Private Partnership

USAID LENS supported two partner municipalities in the establishment of three public private partnerships through the project's support for the LED planning and a series of networking events throughout the year among MSEs, BSPs, and PPPs. These are:

- **Muath Bin Jabal Municipality:** Businesswoman [REDACTED] leased the municipality's tourism village. The contract was renewed with a percentage increase in rent of 23% to reach a yearly value of JD 275,000 for a total period of 5 years (JD 1,375,000 in total). The project directly employs around 20 persons, including administrative, operational, and managerial positions. The touristic village is a traditional wellness destination in North Ghour area, visited annually by thousands from the local community and other governorates, who come to experience the hot sulfur water known for its treatment of various skin diseases.
- **Muath Bin Jabal Municipality:** Businessman [REDACTED] leased Muath Bin Jabal Park for a yearly amount of JD 5,000 for a total period of 5 years. This project will employ a minimum of five persons during the initial stages and will employ more as it develops. Muath bin Jabal Park is the only public park in the north Ghour area and has a number of facilities, including an outdoor football pitch, play areas for kids, restaurant and other facilities. The municipality recently decided to reactivate it by offering it to the private sector to operate it on behalf of the municipality.
- **Al Mazar Municipality:** Leased Al Jeezeh Park to [REDACTED] for JD 480/annually for a period of 5 years (JD 2,400 total). As the project is currently in its early development phase, it employs only three people, but anticipates the employment of approximately 17 people once it is fully operational. Al Jeezeh Park is located in a forested area within Al Mazar municipal jurisdiction. The project initially was funded by the World Bank on land owned by the Ministry of Agriculture, but remained inactive for some years until the ministry approved its commercial development in an agreement with the municipality.

These initiatives are a result of USAID LENS investment in supporting municipalities to develop their economic planning and development skills, as well as to clarify and document through a manual the laws, regulations and procedures applicable to the formation of PPPs in municipal areas.

The manual has been developed in collaboration with stakeholders from MOMA, the Ministry of Finance PPP Unit, the Jordan Investment Commission, the Jordan Chamber of Industry, the Jordan Chamber of Commerce, the municipalities of Irbid, Zarqa and Hashmiyeh, and the USAID/Jordan Fiscal Reform Project. A final draft of the manual and accompanying executive summary handout has been submitted to MOMA for approval. Once approved, USAID LENS plans to introduce PPP training sessions for municipalities throughout Jordan, anticipated to commence in January 2017. The manual and the handout were also translated into English.

## **ii) LED Planning**

USAID LENS' nine partner municipalities are on track to begin implementing LED plans in 2017, following the conclusion of LED plans in 2016. The Phase 1 Local Economic Development Planning: Action Plan to Strengthen Municipality Performance and Investment Opportunities supports each partner municipality with priority investment activities and an institutional strengthening action plan to facilitate local economic development planning.

All LED plans were revised, proof read, designed and approved by municipalities and USAID, including the video, and the project has produced an investment opportunities brochure to help municipalities advertise investment opportunities in their areas.

The LED plans launch event is planned for in November 2016 under MOMA's patronage and in cooperation with JIC to launch the LED plan and promote the investment opportunities. In conjunction, the project has also supported the production of a short [video](#) (produced by Pioneers Production Company) to give prominence to and help raise awareness around the LED planning process. The video includes interviews and portrayals of mayors of partner municipalities, Secretary General of the Jordan Investment Commission (JIC), Director of the Planning and Development Directorate at the Ministry of Municipal Affairs (MOMA), and a number of representatives of the private sector.

USAID LENS has also collaborated in the development of a four-year work plan to follow up on investment promotion support efforts on a national and municipal level, the finalization of the PPP manual and training the municipalities on the utilization of the manual, and the delivery of the institutional strengthening package as well as planning and implementing MSE Festivals.

USAID LENS also reviewed and amended the LDU assessment tool based on the updated approach and building on the focused support for Year 4. Assessments commenced in October 2016.

## **iii) LDU Support Package**

In September, USAID LENS sent an RFP to three shortlisted service providers concerning the delivery of technical assistance to support capacity strengthening in its nine partner municipalities. USAID LENS expects to make final selections for this activity by December 2016 and to begin implementation by January 2017. Outputs and deliverables expected from the assignment are as follows:

- 1) At least one municipal regulation or administrative procedure simplified as result of this support.
- 2) One feasibility study conducted for one of the prioritized investment opportunities in the LED plan.
- 3) One communication strategy developed for prioritized investment/PPP opportunities.
- 4) Support the LDUs in creating a budget and action plan for the unit in order to be updated in the coming years to implement the LED plans.
- 5) Support the LDUs in creating a simple M&E system that should include basic tools and knowledge to provide monthly review process and coordinate the results with the Mayor, City Council, Governorate, MOMA's Planning and Development Directorate, and with MOPIC and donors, as appropriate. The process should start by reviewing the LED plans and identify KPIs to support the LDUs to measure the success of the implementation on the long run.

#### **iv) LDU Institutionalization**

For more information about USAID LENS support for the institutionalization of LDUs, see *Strengthening the Enabling Environment* below.

#### **v) Municipal budgeting process**

For more information about USAID LENS support for revising the municipal budgeting process, see *Strengthening the Enabling Environment* below.

### Strengthening the Enabling Environment

#### **i) Policy, legal and regulatory achievements**

USAID LENS supported the realization of changes to the following policies, laws and regulations affecting the establishment and growth MSEs in Jordan:

- As a result of USAID LENS efforts, a government decision came out in late September to exempt 24 beekeeping production inputs from customs duties. The decision was in the Official Gazette in October. This measure followed a stakeholders meeting held by USAID LENS in March 2016, in which participants made the recommendation to exempt these implements from tax/custom. Participants in the stakeholders meeting included representatives of the Ministry of Agriculture, Ministry of Finance, the Jordan Investment Commission and the Jordan Beekeeping Union. Following the meeting, a letter was sent to the Prime Ministry and subsequently transmitted to the Ministry of Finance for opinion, which resulted in this policy decision.
- The LTRC officially enforced the 2014 Regulations requiring commercial trucks drivers to gain new certifications that meet international standards. These requirements reflect Jordan's commitments under the European Agreement concerning the work of vehicles engaged in international road transport (AETR). The AETR has now been adopted by the UN and so will be required by an increasing number of countries in the region. The enforcement of the regulations is the first approved action out of three transport-related policies that are linked to the 2015 project implementation letter (PIL) signed between USAID LENS and LTRC.



- The LTRC has also adopted a curriculum developed by USAID LENS for the truckers training program, which included the cultivation of new trainers to deliver the curriculum. The ToT effort has reached 80 Training Centers and 146 trainees. The curriculum will be implemented through providing ongoing training to MSEs through these qualified training centers. By the end of the first quarter of 2017, USAID LENS will reach at least 1,200 MSEs.

## ii) Policy Agenda

USAID LENS continued to work with grantee Amawi Takrouri and Associates (ATA) on several policy, legal and regulatory issues affecting project beneficiaries. These include:

- **Home-based businesses:** ATA/Makeen is to produce an impact assessment of legalizing HBBs, analyze the Greater Amman Municipality model of licensing HBBs and devise bylaws (orders) to regulate the different categories on HBBs. This grant will build on the project's earlier success in achieving new regulations for the registration of HBBs that resulted from the submission of a concept paper on legalizing HBBs to MOMA in early 2016. The Regulations on Buildings and Zoning for Cities and Villages was published in the Official Gazette in November 2016 to come into effect on January 1, 2017.
- **Land freight companies' registration:** ATA/Makeen also will commence with the first phase of analysis of the current regulatory, institutional and operational environment of the land freight sector. The results will identify policy issues and devise recommendations to encourage individual trucks drivers to incorporate into companies. In late 2016, USAID LENS and LTRC concluded the preparatory work for the commencement of ATA's work. A kick off meeting with the LTRC is anticipated in December 2016.
- **Municipal assets for advertising:** Through ATA/Makeen, USAID LENS will review legal and institutional frameworks to propose policy changes that will enable municipalities to generate additional income through the utilization of municipal assets for advertising. In line with other LENS interventions, particularly LED plans, this will positively reflect municipalities financial ability to build more conducive environment for economic growth at the local level. This activity is expected to commence by January 2017.
- **Institutionalization of LDUs:** USAID LENS produced a comprehensive revision to the legislative framework governing municipalities work and identified an entry point to legally institutionalize LDUs. This will allow these entities to have permanent staff and a clear mandate for supporting economic development. The analysis paper was delivered to MOMA with recommendations to institutionalize LDUs. Once legislative amendments pass, USAID LENS will work with LDUs to build their technical capacities to develop long-term economic development strategies.

## iii) Municipalities Law

USAID LENS worked closely with a MOMA committee established to revise the Regulations on Municipalities Financial System no. 77 for the year 2009. USAID LENS produced a comprehensive revision of the Regulations and proposed new regulations in line with the international standards on PFM and the Jordanian regulatory and procedural framework on PFM. MOMA adopted the majority of LENS recommendations and the new Municipal Financial System Regulations were approved by the Cabinet, and subsequently published in the Official gazette in the November 2016 issue.

USAID LENS had performed a revision to the Regulations on Heads of Municipalities no. 71 for the 2009 under the overall work on institutionalizing LDUs mentioned above. A comprehensive paper was presented to MOMA providing a number of options and related approaches to institutionalizing LDUs; one of which was a bylaw to be issued by the said Regulations.

#### iv) Business Startup Guide

USAID LENS, in collaboration with MOITS and the CCD, released the business *Start-up Guide* at a high-level event in April 2016. The event was attended by Secretary General of the Ministry of Industry, Trade and Supply, Yousef Al Shamali, Acting Deputy Director of the USAID/Jordan EDE Office, Jason McNabb, and Chairman of the Jordan Chamber of Industry, Adnan Abu Ragheb. The *Start-up Guide* is a reader-friendly manual that guides business proprietors through the complete registration and licensing processes and helps them select an appropriate legal business structure for their business. This is the first time that such a resource has been developed in Jordan. It is being provided free of charge in 47 locations around the Kingdom and on the USAID LENS website at (<http://www.jordanlens.org/activity/start-guide>). Since its release in April, 10,000 printed copies have been circulated through various channels and, due to high demand, another 15,000 were being printed at the end of FY16. More than 2,000 copies of the guide have been downloaded from the USAID LENS website.

## VI. WOMEN'S ECONOMIC EMPOWERMENT

Strengthening women's economic empowerment by providing access to economic resources and services is one of USAID LENS's most challenging objectives. Women's economic alienation in Jordan is profound. Women represent only 14% of the employed workforce. Their stake in ownership is substantially less, especially in the MSE sector, where women own only 9% of all MSEs, whether formal or informal. Increasing women's ownership is key to increasing women's employment, as well as alleviating the overall rate of unemployment in Jordan, where nearly 24% of the unemployed are women. USAID LENS MSE Survey findings also revealed that businesses owned by women underperform financially relative to those owned by their male peers. This is in part related to the fact that women's ownership is mostly limited to sectors related to their social and reproductive roles: food processing, social services such as childcare and education, production of clothing and handicrafts and personal health, hygiene and beautification. At the same time, women lack accesses to other significant resources beneficial to their economic productivity as business owners: access to finance, transport, business networks and capacity-building opportunities.

In FY16, USAID LENS addressed these disparities through a number of inter-related mainstreamed and targeted activities. These include:

**Strengthening women's ownership:** In FY16, women were awarded 45% of all USAID LENS grants to MSEs. Of these, 8 grants were awarded to women to establish a new business; 7 were granted to existing businesses owned by women, in support of their growth and sustainability.

In 2016, these grants, awarded under the MSE Strengthening APS, resulted in 6 women-owned businesses with increased revenues, ten new jobs for women and the formal establishment of 13 businesses owned by women.

In FY17, USAID LENS will introduce grants opportunities targeting women entrepreneurs specifically. These grants will support women seeking a foothold in non-traditional sectors and existing businesses with high-growth and/or export potential. At least 20 women-owned businesses

are expected to benefit from these grants.

**Strengthening women's capacity:** In addition to USAID LENS work to develop the capacity of home-based businesses to become competitive in the food-processing sector, the project introduced a pilot activity to support 25 VTC-trained women plumbers in Zarqa as a means to understand the opportunities and challenges of helping women enter non-traditional/higher-value sectors. This activity includes a several weeks-long business training program that will conclude in early FY17. It is anticipated that these women will establish up to three businesses in the trades in the coming year and that 21 will benefit from employment opportunities through these businesses. These trainings and services support are designed to help women enter the market and/or sustain and strengthen their position in markets and specific value chains.

USAID LENS also requires all BSP grant awardees to substantially reach women with their services. More than 1,300 women are expected to benefit from the work of USAID LENS BSP grantees, who will provide a wide range of services and technical support, including: goods transport, logistics and marketing support, legal advice and counselling and networking and linkage building opportunities, among other services.

**Strengthening women's access to finance:** The project is facilitating women's access to finance through several activities undertaken in partnership with Jordan's microfinance institutions. However, MSE Survey results along with substantial anecdotal evidence from the field indicated that women's demand for finance exceeds MFIs' current capacity to provide it. To help narrow this gap, in FY16, USAID LENS introduced an activity to expand the number of informal finance mechanisms available to women, as well as to strengthen existing mechanisms. In the coming year, this activity is expected to result in facilitating access to finance for 120 women-owned businesses, particularly those in the food-processing sector. This activity will also strengthen women's financial literacy and build linkages between formal finance institutions and informal savings and lending groups that will create a reliable pathway for women to access formal finance.

**Strengthening the enabling environment for women:** In addition to the formal aspects of the enabling environment, USAID LENS initiated an activity to support the development of gender awareness and diversity among MSEs and BSPs as means to foster a more enabling environment for women's ownership and employment while also supporting the sustainability and competitiveness of MSEs. The project piloted two training programs – one targeting microenterprises and another targeting small businesses. The USAID LENS Gender Advisor delivered more than 780 training hours to 27 MSE owners and managers, predominantly USAID LENS grantees, during the pilots. Feedback and learning from these sessions were integrated into a training manual that was further tested and validated with 10 gender trainers, including two males, in a three-day ToT. In 2017, some of these trainers will be selected to deliver gender awareness and diversity training to 100 MSEs and BSPs.

This is the first such gender awareness and diversity program to target small businesses and business service providers in Jordan. A grants program will follow this training to support small businesses and BSPs trained under this program to implement all or part of a gender diversity strategy that contributes to their sustainability while also facilitating women's economic empowerment.

The USAID LENS Gender Awareness and Diversity Training Manual designed to support this activity is available in Arabic at (<http://jordanlens.org/content/usaaid-lens-publications>), with other related publications forthcoming in FY17.

# VII. RESEARCH AND LEARNING

## MSE Survey

USAID LENS began introducing the findings of the USAID LENS Survey of Micro and Small Enterprises in Jordan, in a detailed presentation to USAID/Jordan and the US Embassy Economic Affairs division in March. Since then, the research team has conducted 3 workshops on the survey, its findings, quantitative research and data-driven development to 30 participants representing several diplomatic missions, donor organizations and development agencies.

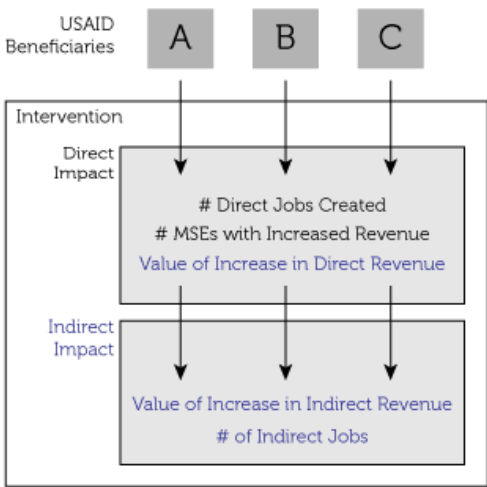
The USAID LENS Survey of Micro and Small Enterprises is now available in several formats on the project website: (<http://jordanlens.org/research>) It can also be found on the global USAID Data Development Library at (<https://goo.gl/O244H5>). USAID LENS is the first project in Jordan to participate in the Data Development Library, a key platform of President Barack Obama’s open government initiative.

## Monitoring and Evaluation

Last summer, USAID/Jordan proposed a modification of the definition of jobs in the USAID LENS AMEP to include indirect as well as direct jobs generated by USAID project interventions. In response, USAID LENS has been working to develop an approach to capturing the indirect economic impact of project interventions and the resulting indirect jobs. The project is proposing to use an Input-Output model to estimate the total number of indirect jobs and indirect revenue resulting from project interventions. The Input-Output tables for Jordan were developed by DOS and further expanded on by the USAID Siyaha project.

The proposed approach measures the direct and indirect impacts of increased revenue across the greater economy. This requires that the project capture accurate figures on MSE revenue increases that are directly attributable to program interventions. To ensure accurate attribution, the M&E team’s tool will only include activities where we are confident the additional revenue is due to LENS interventions. This will also require a specific approach to each intervention as the drivers of revenue are different across sectors and activities.

Currently USAID LENS has identified three such activities where we have projected the potential impact in terms of indirect jobs. This includes our work in honey, HBBs and the diving sector. Projecting potential for direct revenue increases attributable to the project is shown below in three scenarios.



This is further translated into indirect jobs in the following table. The overall results are rather low, with the most optimistic scenario for these three activities producing only an additional 300 jobs per year. However, we believe this also further demonstrates the credibility of the approach consistent with the challenges of job creation through interventions targeting MSEs.

	Duration (months)	Direct Revenue Increase (JOD), Per Year			Indirect Revenue Increase (JOD), Per Year		
		Conservative	Medium	Optimal	Conservative	Medium	Optimal
<b>Honey</b>	12	2.1 mn	4.6 mn	9.0 mn	1.4 mn	3.1 mn	5.9 mn
<b>HBB</b>	18	0.3 mn	0.7 mn	1.0 mn	0.2 mn	0.4 mn	0.7 mn
<b>Diving</b>	12	0.8 mn	1.2 mn	1.7 mn	0.8 mn	1.2 mn	1.7 mn
<b>Total</b>		3.3 mn	6.5 mn	11.6 mn	2.4 mn	4.7 mn	8.2 mn

Indirect Jobs, Per Year			
	Conservative	Medium	Optimal
<b>Honey</b>	54	119	230
<b>HBB</b>	9	17	26
<b>Diving</b>	23	33	46
<b>Total</b>	86	169	302

## VIII. CHALLENGES & PROPOSED REMEDIAL ACTIONS

- Due to several delays during the process of finalizing and approving LED plans, the LED plans local launch events in August had to be delayed to December to ensure sufficient private sector participation and accordingly a successful networking event.
- A number of proposed PPPs were delayed and/ or rejected by the Ministry of Municipal Affairs (MOMA), which was caused by lack of understanding of the PPP process by municipal staff and the private sector. The PPP manual the project is supporting should offer a solution to this challenge and facilitate the process of implementing PPPs on the municipal level.
- Overlapping authorities within the tourism sector has impacted USAID LENS' ability to make progress in key areas of its planned support to the hiking industry. USAID LENS is considering directing efforts to other tourism activities, including homestays and community products.
- The A2F work of USAID LENS was disrupted by the resignation of Dale Lampe. USAID LENS proposed an alternative staffing structure with one expat and the newly defined DCOP role leading this work, and increasing coordination with MEDA's home office. New technical assistance activities were also defined to support the project in meeting key indicators.

## IX. PRIORITY FY17 ACTIVITIES

### MSE

- Continued support will be provided to HBBs to market products. This includes: working with key stakeholders such as the national and international buyers, initiatives such as "Buy Local", "Taste of Jordan" and others; events linking home based businesses and restaurants; preparation to attend a food fair; media and marketing outreach; grants and procurements to assist HBBs with targeted upgrading as needed; national marketing campaigns; social media; media coverage; and work with BSP grantee Khodarji to provide a transport, marketing and online sales solution to 400 MSEs in the food processing sector, in particular home-based businesses.
- Support efforts to establish jameed as a niche product protected by denomination, including through engagement with high-end, international chefs to develop exquisite recipes using jameed; promotion



of high-end recipes that require jameed from Karak; development and upgrading of MSE jameed production (quality, packaging, sizes, storage, denomination, branding, association development, international targeting, etc.); high profile promotions can be done to build an international brand with status, trademark and protection for this special artisanal product from Karak.

## LED

- Operationalization of LDU practices, including development of policies and standard operating procedures, provision of capacity-building opportunities for LDU staff in partner municipalities, revision of regulations to integrate LDU roles, and development of staff TORs.
- Support improved municipal budgeting through policy work on revisions to Municipal Financial System Regulations Number 77 (2009) that will pave the grounds for future interventions supporting municipalities to update their financial management tools in line with the legal revision above.

## Access to Finance

- Finance Fairs are planned in all 6 governorates starting in early 2017 to bring together prospective client and non-client MSEs to learn about accessing finance, MFI product offerings, eligibility requirements, and overall financial literacy. Through the fairs we hope to catalyze 600 new MSE clients.
- USAID LENS will collaborate with the EU to support the development of an information-sharing database for the Tanmeyah network.
- Three new MFI products are expected to be launched in 2017, including the MFW youth product, and products with NMB and Tamweelcom.
- Two new departments are to be launched to build MFI capacity to increase MSE lending. These include the SME Department at NMB and the Risk Management Department at NMB.
- The NMB Ibdāa Youth curriculum will be rolled out in January 2017, which is NMB's first non-financial product. Nine NMB trainers have been trained to provide current and potential new clients with new knowledge and skills for enhanced business, financial and life skills, which is expected to reach more than 250 youth this year.
- The Tamweelcom mobile branch bus to provide services in remote clients in rural areas is expected to be delivered in January 2016. The bus will approximately reach 750 new clients particularly in underserved areas of Jordan.

## Women's Economic Empowerment

- Implementation of informal finance activity, including development and publication of microfinance manual, establishment of informal lending groups and linkage building between informal groups, MSEs and formal finance institutions.
- Implementation of three-month business training program for women plumbers in Zarqa, including linkage building event with key market actors, technical support for business registration, licensing and establishment.
- Implementation of gender mainstreaming and diversity program for MSEs and BSPs, including ToT for BSPs, training delivery to 100 MSEs and development of mainstreaming and diversity manuals for trainers and MSEs.

## X. BUDGET INFORMATION

# ANNEX I: MSE GROWTH & DEVELOPMENT GRANTS EXECUTED IN FY16

Grantee Name	Grantee (Org) Type	Impact of Grant on Geo. Area	Type of Business/Grant focus	Gender	Grant Amount (JD)
	MSE Start Up	Irbid/samarousan	Transportation/Modern Auto maintenance	Male	16,852
	MSE	Irbid/Greater Irbid	Food Processing/ Bakery	Male	17,000
	MSE	Irbid/Shula	ICT/Internet café	Male	17,335
	MSE	Zarqa/Free Zone	Food Processing/Dried milk packaging factory	Male	17,231
	MSE Start Up	Irbid/Kaffarat	Food Processing/Pomegranate Syrup or Molasses	Female	17,066
	MSE Start Up	Amman/Sahab	Food processing/Frozen fries	Male	14,910
	MSE Start Up	Irbid/Greater Irbid	Transportation/Car maint workshop	Male	16,357
	MSE	Irbid/Tabqet Fahel	Food Processing/Dairy production	Female	17,553
	MSE Start Up	Irbid/Shula	Food processing/Water Filters and packaging	Male	17,650
	MSE	Irbid/ Al Mazar	Food processing/Catering	Male	17,420
	MSE Start Up	Irbid/kafarat	Tourism/Candle Making	Female	19,134
	MSE	Zarqa/Azraq	Misc/Tailoring Workshop	Female	14,325
	MSE	Irbid/Kafarat	Misc/Tailoring Workshop	Female	16,700
	MSE	Zarqa/Greater Zarqa	Food Processing/Dairy production	Female	17,454
	MSE	Irbid/Greater Irbid	Food Processing/Production kitchen	Female	10,230
	MSE Start Up	Amman/Sahab	Food processing/ketchup package filling factory	Male	12,359
	MSE Start Up	Zarqa/Azraq	Food processing/Tourism/HBB and homestay	Female	14,999
	MSE	Irbid/Tabaet Fahel	Food Processing/Jam Factory	Female	17,000
	BSP/MSE	Irbid/South Irbid	Food processing /Safeway	Male	23,411
	MSE Start Up	Irbid/Greater Irbid	Tourism/Natural Soaps	Female	14,948
Mr. & Mrs. Chocolatier	MSE	Amman/Naour	Food Processing/High Quality Chocolate handmade	Female	17,520
Roa Pickles Factory-	MSE	Zarqa/Hashmia	Food Processing/Small Pickle Factory	Male	17,000
Baraka II - Tourism	BSP/MSE	Irbid/Um Qais	Tourism BSP	N/A	83,107
for Honey and Beekeeping	MSE Start Up	Irbid/Deir Abi S'eed	Food Processing/Beekeeping	Female	15,067
Ithmar Supply Co. Phase 1	BSP/MSE	Zarqa, Tafileh, Aqaba, Irbid	Food Processing/ Supporting MSE's	Male	54,350



	MSE	Irbid/Greater Irbid	Transportation/Mobile steam car washer	Male	14,757
Apiaries	MSE	Irbid/Greater Irbid	Food Processing/Queen Bee Production	Male	17,400

## ANNEX II: LENS BENEFICIARY DATA

*All USAID LEN beneficiary data is reported via DevResults.*

## ANNEX III: ENVIRONMENTAL STATUS REPORT

**Title of Activity: USAID Local Enterprise Support (USAID LENS)**

**CS name/Country/Region:** Jordan

**Funding Period:** FY2013- FY2018

**Status Report Prepared by:** Name: Anwar Elhalah \_\_\_\_\_  
Title \_\_Environment Compliance Manager  
Date: July 30, 2016

**Date of Previous Status Report:** \_\_N/A\_\_\_\_\_

### A. Status of the IEE/Categorical Exclusion/EA or PEA

IEE Reference: Date of most recent IEE or Date of Categorical Exclusion (If all activities were CEs):  
\_\_\_\_\_

☒ No revisions or modifications needed. IEE/CE or CE and all activities still applicable.

\_\_\_\_\_ Amended IEE submitted, based on attached report, summary, etc., (referencing the body).

\_\_\_\_\_ EA or PEA needs to be amended to cover additional or modified activities. [Note: If yes, immediately notify the MEO, REO (where one exists) or the BHR BEO. Amended EA or PEA submitted, based on\_\_\_\_\_]

### B. Status of Fulfilling Conditions in the IEE, including Mitigative Measures and Monitoring

☒ Environmental Status Report describing compliance measures taken is attached.

\_\_\_\_\_ For any condition that cannot be satisfied, a course of remedial action has been provided within an IEE Amendment. [Note: For conditions under an EA or PEA, consult the MEO, REO (where one exists) and/or BEO].

## USAID APPROVAL OF ENVIRONMENTAL STATUS REPORT:

### Clearance:

Mission Environmental Officer: \_\_\_\_\_ Date: \_\_\_\_\_

In reference to “Environmental Compliance Factsheet and Initial Environmental Examination Threshold Decision” that was prepared for USAID Jordan Development Objective 1 projects (2012-2017), that read “for Local Enterprise Support activity for sub-grants under the award should have environmental review to identify if the sub-grant will result in adverse environmental impact”, accordingly, LENS team reviewed and prepared IEEs for all sub-grant proposals to identify the potential impacts of all awarded grants. Most grants came under Categorical Exclusion (CE) as they are small scale micro businesses in

food processing, tourism, ICT and maintenance sectors and have limited negative impact on environment, for few grants a Negative Determination (ND) with conditions was identified. For the later, IEE documents identified the conditions and monitoring procedures to minimize the impact on environment. IEE documents was included in grants contracts to ensure grantees are aware about and follow its conditions. This report summarizes the status of IEEs implementation and whether mitigation and monitoring as specified in the IEE are being carried out.

## Section A. Status of the IEE/Categorical Exclusion/EA or PEA

### A1. Modified or New Activities:

The following table summarize the IEEs were prepared by USAID LENS, the table include the name of grantee, grant type, status and the IEE threshold decision (Categorical Exclusion CE, Negative Determination with condition ND). Most of the grants have CE because it is a small scale grants and its impact limited to very small area, even the grants get ND with conditions, their activities still limited to small area but if some activities (such as waste disposal) implemented incorrectly would result in negative impact on environment, however, the IEEs contained the best practice for implementing such activities and also restricted the grantee to get governmental licenses before starting implementation as a measure to ensure that implementation are done according to government standards and procedures.

According to the table below, a 50 grants have Categorical Exclusion, 42 grants have negative determination with conditions. Due to small size of grants and its operations within limited urban areas, no positive determination was identified. IEEs mainly have the best practices that MSEs should follow to minimize the environmental and public health impact.

All grants under implementation have been visited during November 2016. LENS team checked the compliance of grantees with IEE documents, no major issues were observed since the grantees in general follow the IEE's conditions.

Table 1: Grant Beneficiary IEE Status

#	Grantee Name	Grantee Type	Type of business/Grant focus	Status	IEE Threshold Decision
1	Jordanian Beekeeper Association	BSP	Food processing/Beekeeping	Implementation	CE
2	JSTA	BSP	Tourism BSP	Implementation	CE
3	Levant local community development LLC	BSP	ICT/Tourism	Grant on hold	CE
4	Kinayah Cooperative Association for Women	BSP	food processing/packaging dried herbs	Implementation	CE
5	Jordan Marketing Information Zone	BSP	ICT/e-Marketing Training	Implementation	CE
6	Khodarji.com	BSP	ICT/Market to HBB	Implementation	CE
7	METHOD Technologies	BSP	ICT/ MSEs to sell/export their services though METHOD Express	Implementation	CE
8	Daoud Law Firm	BSP	Misc/Legal support to MSEs	Implementation	CE
9	CIPE	BSP	Policy/Support to Business Associations	Implementation	CE
10		BSP/MSE	Food processing /Safeway	Implementation	CE
11	Ithmar Supply Co. Phase 1	BSP/MSE	Food Processing/ Supporting MSE's	Implementation	CE
12	Ithmar Supply Co. Phase 2	BSP/MSE	Food Processing/ Supporting MSE's	pending according to phase1 results exp. Jan'17	CE
13	Governorate Local Development Units and Local Development Directorate	Gov	Gov LDU	Implementation	CE
14	Municipal Local Development Unit (MLDU)	Gov	Gov LDU	Implementation	CE
15	Companies Control Department	Gov	Gov LDU	Implementation	CE
16	MFW-Learning Academy	MFI	MFI	Implementation	CE
17	MFW - Risk Management Dept	MFI	MFI	Implementation	CE
18	National Microfinance Bank (Alwatani) - SME Unit	MFI	MFI	Implementation	CE
19	NMB (Alwatani) - Mobile Payment - Phase I and II incl Continuum	MFI	MFI	Implementation	CE
20	Tamweelcom - Bus	MFI	MFI	Implementation	CE
21	Tamweelcom - Kiosks	MFI	MFI	Implementation	CE
22	MFW - Green Energy	MFI	MFI	Pre-award (due diligence)	CE

23	Ethmar for Islamic Finance - Product Development Capability	MFI	MFI	procurement	CE
24	AMC - FawateerCom	MFI	MFI	negotiation	CE
25	MFW KMS	MFI	MFI	pre-procurement	CE
26	Tanmeyah HR Survey	MFI	MFI	negotiation	CE
27	Tanmeyah Credit Database	MFI	MFI	procurement	CE
28	██████████ Tailoring Workshop	MSE	Misc/Tailoring Workshop	Implementation	CE
29	Taj Mahal Tailoring Workshop	MSE	Misc/Tailoring Workshop	Implementation	CE
30	██████████	MSE	ICT/Internet café	Implementation	CE
31	Mr. & Mrs. Chocolatier	MSE	Food Processing/High Quality Chocolate handmade	Implementation	CE
32	Roa Pickles Factory-██████████	MSE	Food Processing/Small Pickle Factory	Implementation	CE
33	██████████ workshop for Electronics	MSE Start Up	ICT/Computer maint workshop	Implementation	CE
34	██████████ Photography Studio	MSE Start Up	Misc/Photographer	Implementation	CE
35	██████████ for Drawing	MSE Start Up	Tourism/Painting on Ostrich Eggs	Implementation	CE
36	██████████ Office for Logistic Services	MSE Start Up	Misc/Land Surveyor	Implementation	CE
37	██████████	MSE Start Up	Tourism /Bicycles	Closed	CE
38	Baraka Phase I - Tourism	BSP	Tourism BSP	Closed	CE
39	██████████	MSE	Tourism/Ostrich eggs and other items	Closed	CE
40	Makeen for Training, Consulting & Business Development	BSP	Policy	Implementation	CE
41	Friends of Earth	BSP	Tourism/Gift shop and trainings	Pre-award (due diligence)	CE
42	Jordan Innovators Society TTI	BSP	ICT/Trainings and Incubation	Implementation	CE
43	Business Development Center Phase 1	BSP	Misc/Entrepreneurship training to MSEs	Implementation	CE
44	Al Etizan	BSP	HBB	Pre-award (due diligence)	CE
45	Competence	BSP	HBB	Pre-award (due diligence)	CE
46	Environmental Lab	BSP	HBB	Implementation	CE
47	Princess Basma	BSP	HBB	Implementation	CE
48	Aqaba Diving Association ADA	BSP	Tourism/ Diving	Pre-award (due diligence)	CE

49	Business Development Center Phase 2	BSP	Misc/Entrepreneurship training to MSEs	pending according to phase1 results	CE
50	Gifted Hands for Edutainment	MSE Start Up	Misc/Children Activity Center	Implementation	CE
51	Pioneer Women Cooperative Society - [REDACTED] - safeway	BSP	Food processing /Safeway	Implementation	ND with conditions
52	Zahr el Rumman Society- Safeway	BSP	Food processing /Safeway	Implementation	ND with conditions
53	Zyoud - Olive Oil	BSP/MSE	Food Processing /Olive Pressing	Implementation	ND with conditions
54	Baraka II - Tourism	BSP/MSE	Tourism BSP	Implementation	ND with conditions
55	Dhulail Pickle and Foodstuff Co.	MSE	Food Processing /Pickles Factory	Implementation	ND with conditions
56	Acacia Factory for Plastic & Carton Manufacturing	MSE	Food processing/Paper cups factory	Implementation	ND with conditions
57	Sunrise on the Hills for Advanced Food Industries	MSE	Food Processing /Biscuits factory	Implementation	ND with conditions
58	Dhawahreh Factory for cheese and pickles- Safeway	MSE	Safeway	Implementation	ND with conditions
59	[REDACTED]	MSE	Food Processing/ Bakery	Implementation	ND with conditions
60	[REDACTED]	MSE	Food processing/Catering	Implementation	ND with conditions
61	[REDACTED]	MSE	Food Processing/Dairy production	Implementation	ND with conditions
62	[REDACTED]	MSE	Food Processing/Dairy production	Implementation	ND with conditions
63	[REDACTED]	MSE	Food Processing/Production kitchen	Implementation	ND with conditions
64	Arab Australian-[REDACTED]	MSE	Food Processing/Dried milk packaging factory	Implementation	ND with conditions
65	[REDACTED] and Partners Co	MSE	Food Processing/Jam Factory	Implementation	ND with conditions
66	[REDACTED] Apiaries	MSE	Food Processing/Queen Bee Production	Implementation	ND with conditions
67	Tade'm for Services & Providing Corp	MSE Start Up	Food Processing /Food packaging	Implementation	ND with conditions
68	[REDACTED]	MSE Start Up	Transportation/Air Springs factory	Implementation	ND with conditions
69	[REDACTED]	MSE Start Up	Food Processing /Pasteies and Frozen food	Implementation	ND with conditions
70	[REDACTED] Restaurant	MSE Start Up	Food Processing /Restaurant	Implementation	ND with conditions
71	[REDACTED]	MSE Start Up	Trnasportation/Automobile Computer Diagnosis	CLOSED/TBD finance report	ND with conditions
72	[REDACTED]	MSE Start Up	Tourism/Natural Soaps	Implementation	ND with conditions
73	[REDACTED]	MSE Start Up	Food Processing/bakery	Implementation	ND with conditions
74	[REDACTED]	MSE Start Up	Food Processing/Pomegranate Syrup or Molasses	Implementation	ND with conditions

75	██████████ for Water Technology	MSE Start Up	Food processing/Water Filters and packaging	Implementation	ND with conditions
76	██████████	MSE Start Up	Tourism/Candle Making	Implementation	ND with conditions
77	██████████	MSE Start Up	Food Processing/Cupcake Shop	Implementation	ND with conditions
78	██████████ for Honey and Beekeeping	MSE Start Up	Food Processing/Beekeeping	Implementation	ND with conditions
79	██████████	MSE Start Up	Transportation/Modern Auto maintenance	Implementation	ND with conditions
80	██████████	MSE Start Up	Transportation/Manufacturing Car Mats	Implementation	ND with conditions
81	██████████	MSE Start Up	Food processing/Frozen fries	Implementation	ND with conditions
82	██████████	MSE Start Up	Transportation/Car maint workshop	Implementation	ND with conditions
83	██████████	MSE Start Up	Food processing/ketchup package filling factory	Implementation	ND with conditions
84	██████████	MSE Start Up	Food processing/Tourism/HBB and homestay	Implementation	ND with conditions
85	██████████	MSE Start Up	Transportation/Tire changing service	Closed	ND with conditions
86	Hiba Natural for Natural Products	MSE	Food Processing /Vinegar and rosewater	Closed	ND with conditions
87	Almonfared Roaster-██████████	MSE	Food Processing/Coffee Roaster	Closed	ND with conditions
88	██████████	MSE Start Up	Transportation/Hybrid maint center	Closed	ND with conditions
89	Studio Safwan - ██████████	MSE	Photo/Print Services	Closed	ND with conditions
90	██████████	BSP	HBB	Pre-award (due diligence)	ND with conditions
91	Discovery Circuit Tours DCT	BSP	Tourism/Campsite	Pre-award (due diligence)	ND with conditions
92	██████████	MSE	Transportation/Mobile steam car washer	Implementation	ND with conditions

#### A2. Resolution of Deferrals:

No resolution of deferrals included in IEEs.

#### A3. Conditions:

All grants under implementation were checked against their IEE's conditions through field visits were conducted in November 2016. No major issues were reported since grantees are following the conditions and all of them registered and licensed their businesses according to Jordanian regulations. all grant's conditions that were documented in IEEs were still applicable and feasible, there were no need arise to review or amend these conditions.

#### A4. Amendments:

Based on the above, is an amended IEE needed?

☐ Yes      If yes, attach here.      No ☒ X

If the previous documentation was a Categorical Exclusion Submission, is an amended Categorical Exclusion needed to deal with new Categorical Exclusions for new activities?

☐ Yes      If yes, attach here.      No ☒      Not Applicable ☐

Is the Sponsor unable to meet recommendations and/or conditions that are part of an EA or PEA or does the Sponsor believe an EA or PEA needs to be amended to cover additional or modified activities?

☐ Yes      No ☐      Not Applicable ☒

If yes, immediately notify the MEO, REO (where available) or the BHR BEO.

## Section B. Status of Fulfilling Conditions in the IEE, including Mitigative Measures and Monitoring

Almost all the grants have no significant negative impact on environment, however, in order to minimize the impact, they have to follow the best practices for similar businesses. Few grants have specific mitigation measures with its monitoring procedure and needs special attention these grants include:

1. Zyoud - Olive Oil Press
2. [REDACTED] - Water Filtering Plant
3. Experience Baraka phase II – Tourism activities in nature
4. [REDACTED] - Beekeeping
5. [REDACTED] Apiaries- Queen Bee Production

Zyoud, Osama and Baraka are following the conditions mentioned in their IEEs including monitoring their activities against the measures mentioned in their IEEs. For beekeeping grants, a consultant was hired to build the capacities of grantees on beekeeping operations specially on pesticides safe uses, the training is expected to start by the beginning of production season in February 2017.



## ANNEX IV: SUCCESS STORIES & COMMUNICATIONS HIGHLIGHTS

### a) Success stories



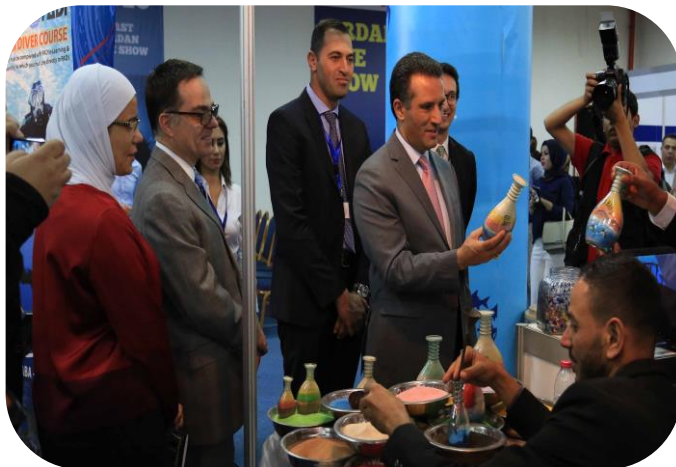
Carnaval received a small grant from USAID LENS to establish a play center in the underserved, industrial town of Zarqa. Carnaval is not just a place that offers an exceptional learning opportunity for children, it is a center that employs around 20 women and students, and allows them to become active members in the economy. It also gives adults the chance to develop skills that can be turned into careers such as drawing, handicrafts and fashion design. Read more here: <https://goo.gl/KtjjB6>



Small businesses in transport sector receive valuable support to ensure their growth and sustainability: the Land Transport Regulatory Commission's new regulations require commercial vehicle drivers to obtain new certification and safety equipment, which most drivers find difficult to obtain and achieve. To address this challenge, USAID LENS launched a national training program. Read more here: <https://goo.gl/OKfP7h>



Irbid's first mountain bike rental center encourages tourism in the North of Jordan: The center's owner was able to realize his dream after receiving a small business grant from USAID LENS. Read more here: <https://goo.gl/F7m2Jv>



First ever Jordan Dive Show energizes the local diving industry and boosts sales for small businesses. All participating companies made an average of JD 2,000 – 5,000 (approx. US\$ 2,800- 7,000) in sales from this event and gained new local customers they otherwise would not have reached. Read more here: <https://goo.gl/jtaor3>



This tire maintenance shop owner based in Amman for almost 30 years knows the industry like the back of his hand. Originally hailing from Irbid, Jordan's second most populous governorate, he noticed there was demand for a tire changing service in a specific area of Irbid's bustling industrial city. With a small business grant from USAID LENS, he was able to open a second business that now employs 4 young men from the local community. Read more here: <https://goo.gl/LZshRL>



USAID LENS helps re-establish the Jordanian Beekeepers Association to support beekeeping and honey production in the kingdom. Read more here: <https://goo.gl/ibw3F3>



## b) Event Highlights:



In January 2016, USAID LENS began implementation of initiative with the Land Transport Regulatory Commission to certify 2,000 land freight MSEs in transport safety regulations.



In March 2016, the Jordan Beekeepers' Association (JBA) held a launch event at the Jordan University of Science and Technology (JUST) to inaugurate the "Strengthening the Competitiveness and Capacity of Jordanian Beekeepers" project funded by USAID LENS. The event was attended by more than 120 people and was under the patronage of the Minister of Agriculture.



In March 2016, USAID LENS organized the first Jordan Digital Financial Services Forum, under the patronage of the Central Bank of Jordan. The Forum brought together leading professionals to discuss how to advance digital financial services to enable more financial inclusion for small business in Jordan.



On April 7-9, 2016, the Aqaba Dive Association supported by USAID LENS held the first ever Jordan Dive Show to increase revenues for small businesses in the diving industry. 21 diving companies participated in this event, which increased their sales by an average of JD 2,000, and increased awareness of diving in Aqaba among Jordanians.



USAID LENS launched its national Startup Guide Awareness Campaign on May 31, 2016. The Startup Guide is a comprehensive guide for registering and licensing a small business in Jordan. It is available in all Ministry of Industry and Trade directorates across Jordan and online at [www.startupguidejo.com](http://www.startupguidejo.com)



In August, USAID LENS concluded beekeeping trainings for 605 MSEs across Jordan. The trainings introduced farmers to the physical equipment needed (i.e., hives, frames, extractors) and the scientific knowledge (i.e., bee biology, individual bee and colony level life cycle and processes, queen rearing) to develop their beekeeping skills.



In October 2016 under the patronage of the US Ambassador HE Alice Wells, USAID LENS announced six grants totaling \$350,000 to support hundreds of home-based businesses (HBBs) in Jordan, primarily those that operate in the food-processing sector. The support will include training for HBBs to improve their product quality and meet food safety standards. Some agreements also include directly linking HBBs with small loans programs and new end markets in order to help them develop and grow into thriving businesses.



In November 2016, USAID LENS in partnership with the Ministry of Municipal Affairs launched local economic development action plans with its nine partner municipalities. The comprehensive action plans focus on identifying investment opportunities in these localities and craft a long-term strategic vision for each municipality.



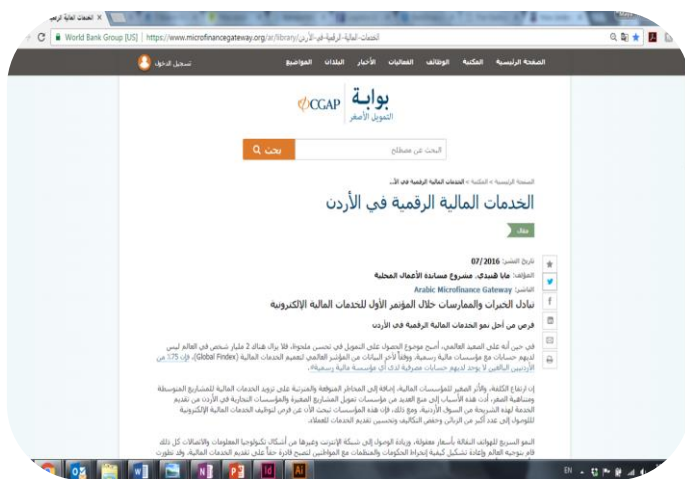
## c) PR Highlights:



In May 2016, USAID LENS launched its new project website. The new website is available in English and Arabic and includes more content about the project's technical initiatives and activities, in addition to dedicated outreach sections such as event pictures, success stories and press releases.



In June 2016, USAID LENS launched [www.startupguidejo.com](http://www.startupguidejo.com)- a website dedicated to the Startup Guide which was developed by the project. People can obtain a free copy of the guide by downloading it from this website. More than 1,000 people downloaded the guide in a period of five months from June to November 2016.



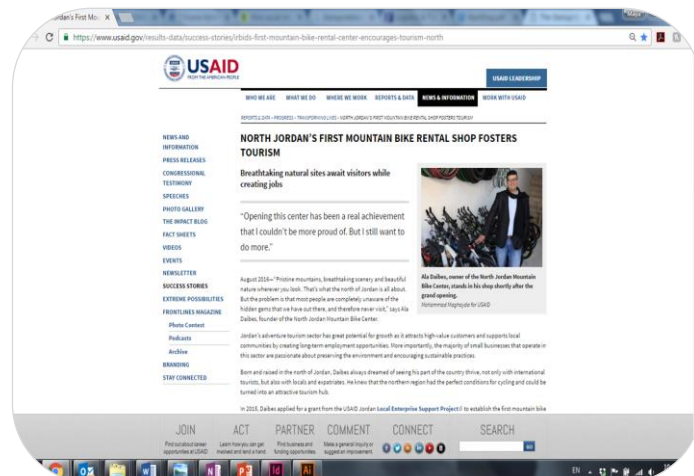
In June 2016, Microfinance Gateway- a World Bank website- published a feature article on the Jordan Digital Finance Forum, organized by USAID LENS



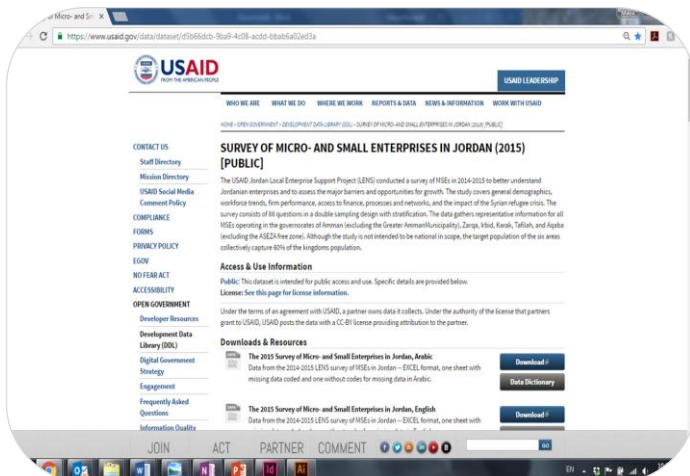
Venture Magazine, a local Jordanian business publication, published an interview in its July issue with USAID LENS Chief of Party Rashad Bibars, focusing on the importance of business registration and licensing, as well as USAID LENS work in this field including the launch of the Startup Guide.



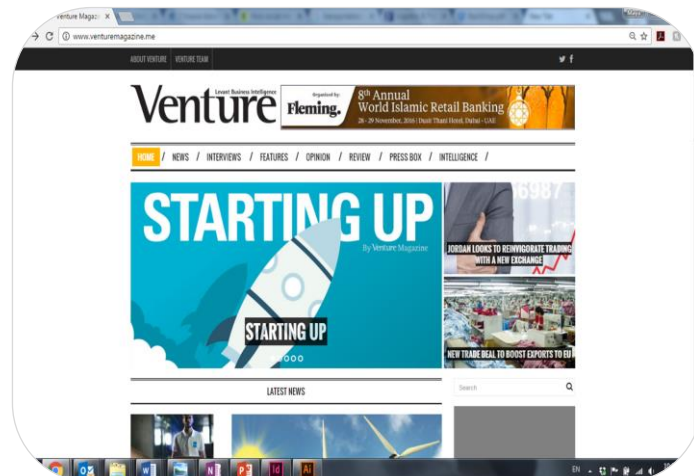
In July 2016, national Jordanian newspaper Al Ghad published a feature article on a USAID LENS grantee and the work USAID LENS is doing to help small businesses thrive.



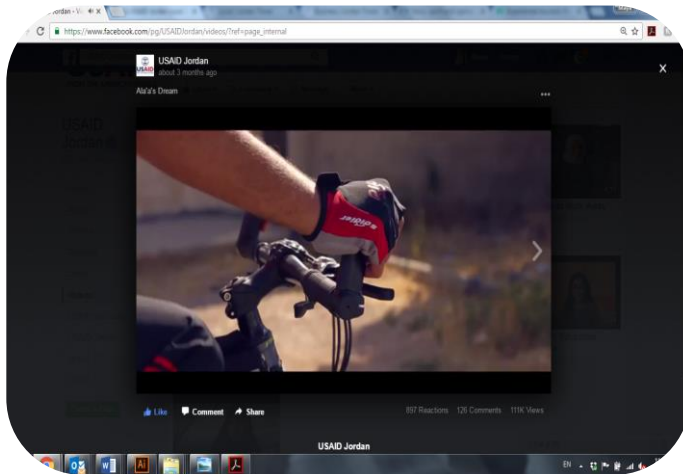
In August 2016, USAID published two success stories on USAID LENS beneficiaries on its global website Transforming Lives.



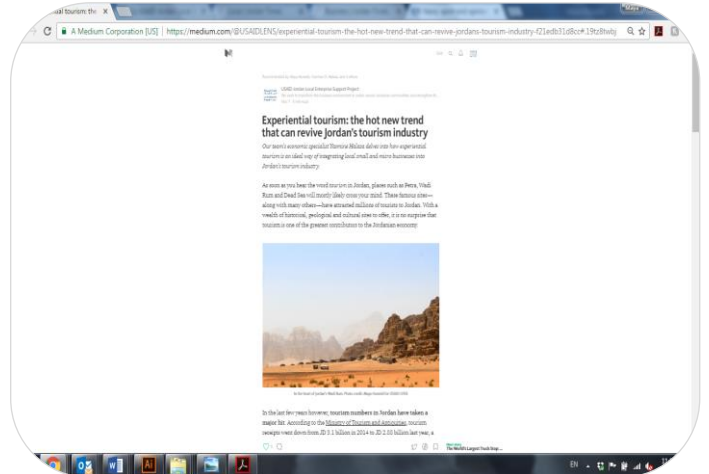
In August 2016, USAID published the MSE Survey, a probabilistic survey conducted by USAID LENS, on its data development library, signifying that USAID LENS data complies with rigorous research standards. This was the first time research by a USAID project in Jordan has been published by USAID and made available for a global audience.



Venture Magazine, a local Jordanian business publication, collaborated with USAID LENS to produce a special supplement "Starting Up" in its September issue. The supplement marked the launch of the English version of the Startup Guide produced by USAID LENS, by featuring an exclusive 5-chapter excerpt.



In September 2016, USAID Jordan produced a video on a USAID LENS grantee who with the support of USAID LENS was able to open his own business that rents out mountain bikes to encourage tourism in Jordan's northern region. The video garnered over 111,000 views in 3 months.



In October 2016, USAID LENS launched a page on popular blogging platform Medium ([www.medium.com/@USAIDLENS](http://www.medium.com/@USAIDLENS)), to highlight more long form articles and ideas from the project's technical team on complex development issues spearheaded by the project. The three articles published have been read a total of 220 times in two months.



In 2016, USAID published a series of 6 infographics highlighting important data from the MSE Survey, a probabilistic survey commissioned by USAID LENS in 2015. The infographics have been shared widely with international donors, government partners, and business service providers and have played an instrumental role in promoting the project's research achievements.



Throughout 2016, USAID LENS released six press releases to the national press about its events and activities. These press releases were picked up by major newspapers and online news websites, reaching thousands of Jordanians to raise awareness about the project's activities and achievements.



## ANNEX V: Development Experience Clearinghouse Submissions

### USAID LENS Development Experience Clearinghouse Tracker

Document Title	Publication Date	Date Submitted to DEC	Link
USAID LENS Gender Analysis Report	May 20, 2014	July 31, 2015	<a href="#">USAID LENS Gender Analysis Report</a>
USAID LENS Financial Sector Analysis	March 2014	July 31, 2015	<a href="#">USAID LENS Financial Sector Analysis</a>
USAID LENS Sector Selection Report	April 6, 2014	July 31, 2015	<a href="#">USAID LENS Sector Selection Report</a>
USAID LENS Quarterly Report - January-March 2014	April 30, 2014	July 31, 2015	<a href="#">USAID LENS QR FY14 Q2</a>
USAID LENS Quarterly Report - April-June 2014	July 31, 2014	July 31, 2015	<a href="#">USAID LENS QR FY14 Q3</a>
USAID LENS Quarterly Report - July-September 2014	October 31, 2014	July 31, 2015	<a href="#">USAID LENS QR FY14 Q4</a>
USAID LENS Quarterly Report - October-December 2014	January 31, 2015	July 31, 2015	<a href="#">USAID LENS QR FY15 Q1</a>
USAID LENS Quarterly Report - January-March 2015	April 30, 2015	July 31, 2015	<a href="#">USAID LENS QR FY15 Q2</a>
USAID LENS Quarterly Report April-June 2015	July 31, 2015	June 20, 2016	<a href="#">USAID LENS QR FY15 Q3</a>
USAID LENS Quarterly Report July-September 2015	October 31, 2015	June 20, 2016	<a href="#">USAID LENS QR FY15 Q4</a>
USAID LENS Quarterly Report October-December 2015	February 9, 2016	June 20, 2016	<a href="#">USAID LENS QR FY16 Q1</a>
USAID LENS Quarterly Report January-March 2016	April 30, 2016	December 7, 2016	<a href="#">USAID LENS QR FY16 Q2</a>

### USAID/Jordan Knowledge Management Portal

Document Title	Publication Date	Date Submitted to KaMP	Link
USAID LENS Startup Guide for Business Registration and Licensing	June 1, 2016	July 2016	<a href="#">USAID LENS Startup Guide</a>



**USAID Data Development Library (DDL)**

Title	Publication Date	Date Submitted to DDL	Link
<b>Survey of Micro- and Small Enterprises in Jordan (2015) [PUBLIC]</b>	May 27, 2016 (USAID LENS website and Github)	August 2016	<a href="#">USAID LENS MSE Survey</a>

[End of FY16 Annual Report]